

# Knuckles Komosinski & Elliott LLP

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March 2, 2016

## VIA ECF

Residential Capital, LLC  
1100 Virginia Dr.  
Ft. Washington, Pennsylvania, 19034  
Attn: Melody Wright

Morrison & Foerster LLP  
1290 Avenue of the Americas  
New York, New York 10104  
Attn: Norman S. Rosenbaum  
James Newton, and  
Erica J. Richards

Office of the United States Trustee  
33 Whitehall Street, 21st Floor  
New York, New York 10004  
Attn: Brian Masumoto, Esq. and  
Michael Driscoll, Esq.

Kramer Levin, Naftalis & Frankel LLP  
Counsel for the Committee  
1177 Avenue of the Americas  
New York, New York 10036  
Attn: Elise Frejka and Douglas Mannal

## VIA FIRST CLASS MAIL

John Wishman, Jr.  
Mary Wishman  
6425 Engel Dr.  
Hamburg, NY 14075

Edward J. Snyder, Esq.  
Snyder Law Office  
3976 Seneca Street  
West Seneca, New York 14224

In Re: Residential Capital, LLC

Bankruptcy Court Case No.: 12-12020-mg

Supreme Court Index No.: 603629/2011

Property: 6425 Engel Dr., Hamburg, NY 14075

To Whom It May Concern:

This office represents the interest of Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT, first lien holder and Plaintiff in the above reference matters.

**THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**  
TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. RATHER, IT IS A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.

Please accept this letter as a formal Written Request to lift the stay as it pertains to 6425 Engel Dr., Hamburg, NY 14075, the subject property.

Enclosed please find the following:

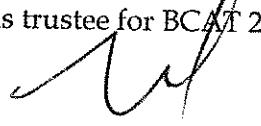
- Senior Lien Stay Relief Questionnaire ("Questionnaire")
- Exhibit A - Title Search
- Exhibit B - Broker Price Opinion (BPO)
- Exhibit C - Total Amount Due Calculation
  - This figure cannot be relied upon as a "Payoff" quotation.
- Exhibit D - Foreclosure Pleadings

As you can see from the Questionnaire and Exhibits, there is no equity in the property. Thus, this office formally requests that a Stipulation and Order Pursuant to 11 U.S.C. § 362(d) Modifying the Automatic Stay Imposed by 11 U.S.C. § 362(a).

If you have any questions, please do not hesitate to contact this office.

Sincerely,

Knuckles, Komosinski & Elliott, LLP  
Attorneys for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT

By: 

Mark R. Knuckles, ESQ.